

Promo Name: MADAYAW DABAW PROMO 2019  
 Project: Northtown  
 Effective : March 1 - 31, 2019  
 Buyer : \_\_\_\_\_

**SAMPLE COMPUTATION**

**OPTION 1 - CASH TERM**

Ph	Blk	Lot	Area	Price
			150	19,328
total area			<b>150</b>	
gross selling price				
Less : Discount				
contract price				
Less : reservation fee dated				
Net contract price payable				

Discount	15%	10%	5%	0%
no. of days	15	30	45	after 45
	Gross selling price	Gross selling price	Gross selling price	Gross selling price
	2,899,200	2,899,200	2,899,200	2,899,200
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	2,899,200	2,899,200	2,899,200	2,899,200
	434,880	289,920	144,960	0
	2,464,320	2,609,280	2,754,240	2,899,200
<b>03/01/19</b>	<b>30,000</b>	30,000	30,000	30,000
	2,434,320	2,579,280	2,724,240	2,869,200
<b>Due dates</b>	<b>03/16/19</b>	<b>03/31/19</b>	<b>04/15/19</b>	<b>04/30/19</b>

**OPTION 2A - 25% - 50% DOWN PAYMENT**

**2A.1 Outright Downpayment (min.25% – max.50% to avail of the above disc):**

25%	Downpayment
less :	reservation fee dated
<b>downpayment net of reservation fee</b>	
<b>discount on downpayment</b>	
<b>net downpayment payable</b>	

discount	20%	10%	5%	0%
no. of days	15	30	45	after 45
	724,800	724,800	724,800	724,800
<b>03/01/19</b>	<b>30,000</b>	30,000	30,000	30,000
	694,800	694,800	694,800	694,800
	144,960	72,480	36,240	0
	<b>549,840</b>	<b>622,320</b>	<b>658,560</b>	<b>694,800</b>
<b>Due dates</b>	<b>03/16/19</b>	<b>03/31/19</b>	<b>04/15/19</b>	<b>04/30/19</b>

**2A.2 Balance for Amortization:**

gross selling price	2,899,200
Less: 25% Downpayment	724,800
Balance for amortization	2,174,400

	2,899,200	2,899,200	2,899,200	2,899,200
	724,800	724,800	724,800	724,800
	2,174,400	2,174,400	2,174,400	2,174,400
<b>Due dates</b>	<b>04/15/19</b>	<b>04/30/19</b>	<b>05/15/19</b>	<b>05/30/19</b>

**2A.3 Monthly amortization:**

1 YR., 0% interest		181,200	181,200	181,200	181,200
2 YRS., 0% interest		90,600	90,600	90,600	90,600
<b>3 YRS., 0% interest</b>	<b>PROMO</b>	<b>60,400</b>	<b>60,400</b>	<b>60,400</b>	<b>60,400</b>
<b>4 YRS. (1-3 years, zero interest)</b>		<b>45,300</b>	<b>45,300</b>	<b>45,300</b>	<b>45,300</b>
<b>(4<sup>th</sup> year with 12% interest – factor 0.088849)</b>	<b>PROMO</b>	<b>48,298</b>	<b>48,298</b>	<b>48,298</b>	<b>48,298</b>
5 YRS., @ 12% int. p.a. (factor:.022244)		48,367	48,367	48,367	48,367
6 YRS., @ 14% int. p.a. (factor:.020606)		44,806	44,806	44,806	44,806
7 YRS., @ 14% int. p.a. (factor:.018740)		40,748	40,748	40,748	40,748
8 YRS., @ 14% int. p.a. (factor:.017372)		37,774	37,774	37,774	37,774
9 YRS., @ 14% int. p.a. (factor:.016334)		35,517	35,517	35,517	35,517
10 YRS., @ 14% int. p.a. (factor:.015527)		33,762	33,762	33,762	33,762

Notes:

- Reservation fee is P30,000 for each lot.
- Reservation fee will form part of the downpayment or cash payment.
- For Bank Financing, buyer can only avail of a maximum of 5% discount on Cash Term if Letter of Guarantee will be received 15 days from the date of reservation.

Prepared by: \_\_\_\_\_

Checked by: \_\_\_\_\_

1-Mar-19

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**SAMPLE COMPUTATION**

Lot location:					discount	10%	7%	5%	0%
					no. of days	15	30	45	after 45
Ph	Blk	Lot	area	price	contract price	contract price	contract price	contract price	contract price
-	-	-	150	19,328	2,899,200	2,899,200	2,899,200	2,899,200	2,899,200
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
-	-	-	-	-	0	0	0	0	0
Gross Total				150	2,899,200	2,899,200	2,899,200	2,899,200	2,899,200

**OPTION 2B - 10% but below 25% DOWN PAYMENT**

**2B.1 Outright Downpayment ( min.10% – but below 25% to avail of the above disc):**

	10%								
Downpayment	289,920			03/01/19	289,920	289,920	289,920	289,920	289,920
less : reservation fee dated	30,000				30,000	30,000	30,000	30,000	30,000
<b>downpayment net of reservation fee</b>	<b>259,920</b>				<b>259,920</b>	<b>259,920</b>	<b>259,920</b>	<b>259,920</b>	<b>259,920</b>
<b>discount on downpayment</b>	<b>28,992</b>				<b>20,294</b>	<b>14,496</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>net downpayment payable</b>	<b>230,928</b>				<b>239,626</b>	<b>245,424</b>	<b>259,920</b>	<b>259,920</b>	<b>259,920</b>
<b>Due dates</b>	<b>03/16/19</b>				<b>03/31/19</b>	<b>04/15/19</b>	<b>04/30/19</b>	<b>04/30/19</b>	<b>04/30/19</b>

**2B.2 Balance for Amortization:**

gross selling price					2,899,200	2,899,200	2,899,200	2,899,200	2,899,200
Less: 10% Downpayment					289,920	289,920	289,920	289,920	289,920
Balance for amortization					2,609,280	2,609,280	2,609,280	2,609,280	2,609,280

**2B.3 Monthly amortization:**

					Due dates	04/15/19	04/30/19	05/15/19	05/30/19
1 YR., 0% interest						217,440	217,440	217,440	217,440
2 YRS., 0% interest						108,720	108,720	108,720	108,720
<b>3 YRS., 0% interest</b>				<b>PROMO</b>		<b>72,480</b>	<b>72,480</b>	<b>72,480</b>	<b>72,480</b>
<b>4 YRS. (1-3 years, zero interest)</b>						<b>54,360</b>	<b>54,360</b>	<b>54,360</b>	<b>54,360</b>
<b>(4<sup>th</sup> year with 12% interest – factor 0.088849)</b>				<b>PROMO</b>		<b>57,958</b>	<b>57,958</b>	<b>57,958</b>	<b>57,958</b>
5 YRS., @ 12% int. p.a. (factor:.022244)						58,041	58,041	58,041	58,041
6 YRS., @ 14% int. p.a. (factor:.020606)						53,767	53,767	53,767	53,767
7 YRS., @ 14% int. p.a. (factor:.018740)						48,898	48,898	48,898	48,898
8 YRS., @ 14% int. p.a. (factor:.017372)						45,328	45,328	45,328	45,328
9 YRS., @ 14% int. p.a. (factor:.016334)						42,620	42,620	42,620	42,620
10 YRS., @ 14% int. p.a. (factor:.015527)						40,514	40,514	40,514	40,514

Notes:

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**SAMPLE COMPUTATION**

**OPTION 3 - EXTENDED DOWN PAYMENT - APPLICABLE FOR NT 1 & 2 ONLY**

**Lot location:**

Ph	Blk	Lot	area	price	Contract Price
0	0	0	150	19,328	2,899,200
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0

Gross contract price 2,899,200

3.1 DOWNPAYMENT		DP %	Extended DP 10%
Downpayment			289,920
less : reservation fee dated		<b>03/01/19</b>	30,000
Downpayment for amortization			259,920
		<b>Due dates</b>	
	1st downpayment	<b>03/31/19</b>	21,660
	2nd downpayment	<b>04/30/19</b>	21,660
	3rd downpayment	<b>05/31/19</b>	21,660
	4th downpayment	<b>06/30/19</b>	21,660
	5th downpayment	<b>07/31/19</b>	21,660
	6th downpayment	<b>08/31/19</b>	21,660
	7th downpayment	<b>09/30/19</b>	21,660
	8th downpayment	<b>10/31/19</b>	21,660
	9th downpayment	<b>11/30/19</b>	21,660
	10th downpayment	<b>12/31/19</b>	21,660
	11th downpayment	<b>01/31/20</b>	21,660
	12th downpayment	<b>02/29/20</b>	21,660
			259,920
3.2 Balance for Amortization:			
gross contract price			2,899,200
less : Reservation Fee+Downpayment			289,920
balance for amortization			2,609,280
3.3 Monthly amortization:			<b>03/31/20</b>
1 YR., 0% interest			217,440
2 YRS., 0% interest			108,720
<b>3 YRS., 0% interest</b>		<b>PROMO</b>	<b>72,480</b>
<b>4 YRS. (1-3 years, zero interest)</b>			<b>54,360</b>
<b>(4<sup>th</sup> year with 12% interest – factor 0.088849)</b>		<b>PROMO</b>	<b>57,958</b>
5 YRS., @ 12% int. p.a. (factor:.022244)			58,041
6 YRS., @ 14% int. p.a. (factor:.020606)			53,767
7 YRS., @ 14% int. p.a. (factor:.018740)			48,898
8 YRS., @ 14% int. p.a. (factor:.017372)			45,328
9 YRS., @ 14% int. p.a. (factor:.016334)			42,620
10 YRS., @ 14% int. p.a. (factor:.015527)			40,514

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